

Not all lifeguards are found on the beach

Enroll for guaranteed coverage
October 1-31, 2015

You won't
be turned
down!

Guaranteed coverage options during this enrollment

The following options are available during this enrollment without providing evidence of insurability:

- **Employee Optional Term Life:** Elect or increase coverage by up to \$50,000 in \$10,000 increments (not to exceed a total of \$500,000)
- **Dependent Life - Child:** Coverage can be added at initial enrollment and throughout the year without providing evidence of insurability

ENROLL IN YOUR GROUP LIFE INSURANCE PROGRAM

Why do I need this insurance?

Group Term Life insurance can protect your family's financial future from the unexpected loss of your life and income during your working years.

Life insurance proceeds can be an important tool in helping your family afford final expenses, such as funeral and medical bills, as well as day-to-day financial obligations.

Additional features

Beyond paying a benefit in the event of your death, your group life insurance has other important features:

- **Accidental Death and Dismemberment (AD&D)** – Provides beneficiaries with additional financial protection if an insured's death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.
- **Take your coverage with you** – If you are no longer eligible for coverage as an active employee, you may convert your life coverage to an individual life insurance policy that will last for the insured's whole life with continued premium payment. Premiums will be higher than those paid by active employees.
- **Early benefit payments if diagnosed as terminally ill** – If an insured person becomes terminally ill with a life expectancy of 12 months or less, he may request early payment of up to 100 percent of the life insurance amount.

HOW MUCH LIFE INSURANCE DO I NEED?

Check out our life insurance calculator at LifeBenefits.com/insuranceneeds

Cost of coverage

Employee Optional Term Life and AD&D Dependent Life – Spouse and AD&D

Rates are shown per \$1,000 of coverage.

Age	Rate
Under 35	\$0.052
35-39	0.068
40-44	0.076
45-49	0.108
50-54	0.170
55-59	0.296
60-64	0.548
65-69	1.160
70-74	2.002
75-79	3.256
80 and over	5.442

Dependent Life - Child

\$1.10 per month for \$15,000 of coverage

One premium provides coverage for all eligible children.





Employee and spouse rates increase with age. All rates are subject to change.



Here's the easy math to your monthly premium:

Total coverage you need \$ _____
÷ 1,000 _____
x your rate \$ _____
= _____
Monthly premium \$ _____

Protect your family from the unexpected loss of your life and income during your working years.

Coverage options			
	Basic Life and Accidental Death and Dismemberment (AD&D)	\$3,000	<ul style="list-style-type: none">• Employee is automatically enrolled if the employee is enrolled in the State Health Plan• All coverage guaranteed• Matching amount of AD&D insurance• Coverage reduces to 50 percent at age 70
	Optional Life and Accidental Death and Dismemberment (AD&D)	<ul style="list-style-type: none">• Elect in \$10,000 increments• Maximum of \$500,000	<ul style="list-style-type: none">• The lesser of three times annual earnings or \$500,000 is guaranteed within 31 days of initial eligibility• Matching amount of AD&D insurance• Coverage reduces to 65 percent at age 70, to 42 percent at age 75 and to 31.7 percent at age 80 and beyond
	Dependent Life – Spouse and Accidental Death and Dismemberment (AD&D)	<ul style="list-style-type: none">• Elect in \$10,000 increments• Maximum of \$100,000 or 50 percent of the employee's Optional Life amount	<ul style="list-style-type: none">• If an employee is not enrolled in Optional Life, spouse coverages of \$10,000 or \$20,000 are still available• \$20,000 guaranteed within 31 days of initial eligibility• Matching amount of AD&D insurance
	Dependent Life – Child	\$15,000	<ul style="list-style-type: none">• All coverage guaranteed• Children are eligible from live birth to age 19, or 25 if a full-time student• A child may only be covered by one parent



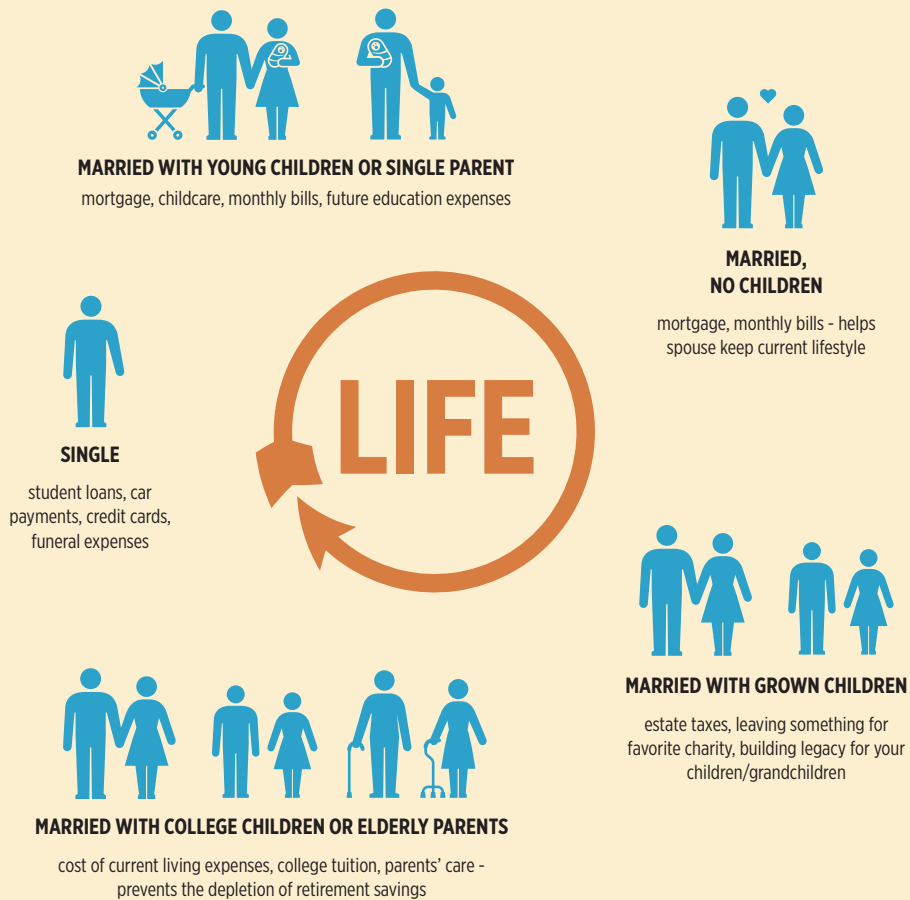
TO ENROLL:

Log in to MyBenefits.sc.gov

WHY LIFE INSURANCE MATTERS ...

NO MATTER WHERE YOU ARE IN LIFE.

There are many reasons to consider life insurance during all of life's stages. While the amount you may need may change as you age, life insurance is not just for those with young children.



This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to the South Carolina Public Employee Benefit Authority. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. All elections or increases are subject to the actively at work requirement of the policy.

Insurance products are underwritten by Minnesota Life Insurance Company, an affiliate of Securian Financial Group, Inc. Products offered under policy form series 14-32220.

The Securian Financial Group, Inc. and its affiliates, including Securian Life, provide a wide range of financial products and services that meet the needs of individuals, families, business owners, financial institutions and employers.

Minnesota Life Insurance Company
A Securian Company

Group Insurance
www.LifeBenefits.com

400 Robert Street North, St. Paul, MN 55101-2098
©2015 Securian Financial Group, Inc. All rights reserved.

F82413-1 Rev 7-2015
19383